

Fill in this information to identify the case:

Debtor 1 Michael E. Sweitzer

Debtor 2 Leslie Sweitzer
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Texas

Case number 19-80041

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Home Point Financial CorporationCourt claim no. (if known): 7-2

Last 4 digits of any number you use to
identify the debtor's account:

0 3 0 7

Date of payment change:

Must be at least 21 days after date
of this notice 03/01/2023

New total payment:

Principal, interest, and escrow, if any \$ 2,007.30

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 1,177.74New escrow payment: \$ 1,202.08**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Michael E. Sweitzer
First Name Middle Name Last Name

Case number (if known) 19-80041

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ D. Anthony Sottile
Signature

Date 02/02/2023

Print: D. Anthony Sottile
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Sottile & Barile, LLC

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100


Email bankruptcy@sottileandbarile.com




RETURN SERVICE ONLY
Please do not send mail to this address
PO BOX 100081, Duluth, GA 30096-9377

MICHAEL E SWEITZER
3101 MACOMA AVE
PEARLAND TX 77581-1731

Contact Us

 **Customer Service:** 855-998-3056
Property Tax: 833-405-1437
Property Insurance: 833-811-3064

NMLS #7706

 **Correspondence Address:** PO BOX 100077
Duluth, GA 30096-9377



www.homepointfinancial.com

Loan Number: [REDACTED]
Property Address: 3101 MACOMA AVE
PEARLAND TX 77581
Statement Date: 01/06/23

Why am I receiving this statement?

You are receiving this statement because we have completed an analysis of your escrow account. Your escrow account is the account that we use to pay property costs, such as property taxes, homeowners insurance, and mortgage insurance. At least once a year, we are required to analyze your escrow account to ensure your monthly payment is sufficient to pay your escrowed property costs.

Based on our review, you have a surplus of \$2,842.28.

Your payment may be changing, please see the chart below for more information.

This means that we expect to have too much in your escrow account over the next 12 months to pay your escrowed property costs. We are refunding the excess funds that we expect to have in the form of a check at the bottom of this page. This surplus was caused by changes in your taxes, insurance, or escrow deposits. Your Escrow Account History shows the most recent transactions on your account. Your Escrow Account Projections show anticipated payments over the next 12 months.

Your Mortgage Payment Options

	Current Monthly Payment	New Monthly Payment beginning on 3/1/2023
Principal & Interest:	\$805.22	\$805.22
Escrow Payment:	\$1,177.74	\$1,202.08
Total Payment:	\$1,982.96	\$2,007.30*

*If your mortgage payments are set up on an auto-draft, we will automatically adjust your payment for you.

**If you have an adjustable rate mortgage (ARM), we will send a separate notice to you before your payment is scheduled to change.

Due to the status of your mortgage loan, we are unable to disburse your overage from your escrow account at this time.

Your Escrow Account History

The following statement displays actual activity as it occurred in your escrow account from July 2022 to February 2023.

Month	Projected Payment to Escrow	Actual Payment to Escrow	Description	Projected Disbursement	Actual Disbursement	Projected Balance	Actual Balance
Beginning Balance						\$0.00	-\$1,698.34
Jul 22		\$2,688.37 *				\$0.00	\$990.03
Oct 22		-\$1,358.88 *				\$0.00	-\$368.85
Dec 22		\$5,166.21 *	PROPERTY TAX		-\$8,427.00 *	\$0.00	-\$3,629.64
Dec 22			PROPERTY TAX		-\$1,170.31 *	\$0.00	-\$4,799.95
Dec 22			HAZARD INS		-\$2,503.54 *	\$0.00	-\$7,303.49
Jan 23		\$11,777.40 *E	HAZARD INS		-\$2,324.00 *E	\$0.00	\$2,149.91 E
Feb 23		\$1,177.74 *E			E	\$0.00	\$3,327.65 E

Account balance as of February 2023: \$3,327.65

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount of the deposit/disbursement.

**An 'E' indicates anticipated escrow activity that has not yet occurred prior to the effective date of this analysis.

During the history period of July 2022 to February 2023

Total Escrow Payments Received:	\$19,450.84
Total Escrow Disbursements:	-\$14,424.85
Interest on Escrow Deposited to your Account:	\$0.00

Your Escrow Account Projections

Projected Escrow Summary

	Anticipated Annual Disbursement				New Monthly Escrow Payment
Property Tax*:	\$9,597.31	÷	12	=	\$799.78
Hazard Insurance*:	\$4,827.54	÷	12	=	\$402.30
Total:	\$14,424.85	÷	12	=	\$1,202.07

*These amounts are based on any escrow items that may have been paid in the past and any future payments that we expect to make.

The following summary shows projected activity in your escrow account for the next twelve months, which was used to calculate your payment above.

Month	Monthly Escrow Payment	Amount Estimated to be Paid	Description	Projected Escrow Balance	Required Escrow Balance
			Beginning Balance	\$3,327.65	\$3,606.11
Mar 23	\$1,202.08			\$4,529.73	\$4,808.19
Apr 23	\$1,202.08			\$5,731.81	\$6,010.27
May 23	\$1,202.08			\$6,933.89	\$7,212.35
Jun 23	\$1,202.08			\$8,135.97	\$8,414.43
Jul 23	\$1,202.08			\$9,338.05	\$9,616.51
Aug 23	\$1,202.08			\$10,540.13	\$10,818.59
Sep 23	\$1,202.08			\$11,742.21	\$12,020.67
Oct 23	\$1,202.08			\$12,944.29	\$13,222.75
Nov 23	\$1,202.08			\$14,146.37	\$14,424.83
Dec 23	\$1,202.08	-\$8,427.00	PROPERTY TAX	\$6,921.45	\$7,199.91
Dec 23		-\$1,170.31	PROPERTY TAX	\$5,751.14	\$6,029.60
Jan 24	\$1,202.08	-\$2,503.54	HAZARD INS	\$4,449.68	\$4,728.14
Jan 24		-\$2,324.00	HAZARD INS	\$2,125.68	\$2,404.14
Feb 24	\$1,202.08			\$3,327.76	\$3,606.22

Here is how we calculated your surplus based on the highlighted line above:

Projected Low Balance	\$2,125.68
- Required Minimum Balance	\$2,404.14

Your required minimum balance for the next 12 months is \$2,404.14, which equals a reserve of 2 month escrow deposit. Federal law allows us to include a minimum balance cash reserve to help cover any increases in your property costs. In order to reach this low point, your required escrow balance after your February payment should be \$3,606.11, while your actual escrow balance is estimated to be \$3,327.65. The difference, \$2,842.28, represents an escrow surplus and will be refunded to you.

Please remember, as your taxes and/or insurance change, the escrow portion of your payment may change. If you have any questions about this Escrow Analysis, please call our Customer Service Department toll free at 855-998-3056.

Additional Information

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR BOULEVARD, SUITE 201, AUSTIN TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the Department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

Notice regarding Bankruptcy: If you are a debtor involved in a bankruptcy proceeding, this statement has been sent to you merely for informational purposes and should be disregarded as an attempt to collect the debt (unless your mortgage is subject to an in rem order). The amount stated may not accurately reflect the debt owed.

Information for Servicemembers and their dependents: Servicemembers Civil Relief Act – The SCRA may offer protection or relief to military members who have been called to active duty. If either you have been called to active duty or you are the spouse, registered domestic partner, partner in a civil union, or financial dependent of a person who has been called to active duty, and you have not yet made us aware of your status, please contact Customer Service at 855-998-3056.

Successor in Interest: A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact us by phone, mail or email to start the confirmation process.

HUD Counseling Notice: For help exploring options, the Federal government provides contact information for housing counselors, which you can access by contacting the Consumer Financial Protection Bureau at www.consumerfinance.gov/find-a-housing-counselor or obtain no-cost assistance by contacting the Department of Housing and Urban Development at www.hudgov/offices/hsg/sfh/hcc/hcs.cfm or by calling 1-800-569-4287.

ACH Debit Borrowers: You have previously authorized Home Point Financial Corporation, to automatically debit your bank account each month for the amount of your monthly payment of principal, interest, and escrow (if applicable). Please note the amount of your next ACH debit will be changed (increase/decrease) to reflect the amount of your new monthly payment as reflected herein. Home Point Financial Corporation, is authorized to debit your bank account each month until you provide written or oral notice to stop. Termination request must be received by Home Point Financial Corporation, at least three (3) business days prior to your next scheduled debit.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
GALVESTON DIVISION**

In Re:

Case No. 19-80041

Michael E. Sweitzer
Leslie Sweitzer

Chapter 13

Debtors.

Judge Jeffrey P. Norman

CERTIFICATE OF SERVICE

I certify that on February 2, 2023, a copy of the foregoing Notice of Mortgage Payment Change was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/Parties may access this filing through the Court's system:

John Ernest Smith, Debtors' Counsel
attysmithnotices@yahoo.com

William E. Heitkamp, Chapter 13 Trustee
heitkamp@ch13hou.com

Office of the United States Trustee
Ustpreion07.hu.ecf@usdoj.gov

I further certify that on February 2, 2023, a copy of the foregoing Notice of Mortgage Payment Change was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Michael E. Sweitzer, Debtor
Leslie Sweitzer, Debtor
3101 Macoma Ave.
Pearland, TX 77581

Dated: February 2, 2023

/s/ D. Anthony Sottile

D. Anthony Sottile
Authorized Agent for Creditor
Sottile & Barile, LLC
394 Wards Corner Road, Suite 180
Loveland, OH 45140
Phone: 513.444.4100
Email: bankruptcy@sottileandbarile.com

